

**Table I.F.2(2005) Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2005**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	652	959	939	867	650	493	929	566
Industry group **								
Agric., fish., forest.	764	.	.	.	.	.	977	374
Mining and manufacturing	616	.	.	.	.	.	932	560
Construction	844	.	.	.	.	.	1,009	654
Utilities and transp.	547	.	.	.	.	.	1,152	461
Wholesale trade	720	.	.	.	.	.	1,025	550
Fin. svcs. and real estate	605	.	.	.	.	.	937	550
Retail trade	678	.	.	.	.	.	930	613
Professional services	649	.	.	.	.	.	890	565
Other services	642	.	.	.	.	.	846	577
Ownership								
For profit, incorporated	644	.	.	.	.	.	937	552
For profit, unincorporated	745	.	.	.	.	.	1,002	632
Nonprofit	612	.	.	.	.	.	734	589
Age of firm								
Less than 5 years	818	.	.	.	.	.	973	527
5-9 years	762	.	.	.	.	.	922	580
10-19 years	786	.	.	.	.	.	894	689
20 or more years	679	.	.	.	.	.	941	594
Unknown	488	.	.	.	.	.	440*	488
Multi/single status								
2 or more locations	547	.	.	.	.	.	964	534
1 location only	844	.	.	.	.	.	926	712
Percent full-time employees								
Less than 25%	773	.	.	.	.	.	953	709
25-49 %	613	.	.	.	.	.	890	559
50-74 %	653	.	.	.	.	.	883	593
75% or more	651	.	.	.	.	.	935	559
Union presence								
No union employees	701	.	.	.	.	.	935	600
Has union employees	514	.	.	.	.	.	758	498
Unknown	495	.	.	.	.	.	991	480
Percent low wage employees **								
50% or more low wage	667	.	.	.	.	.	931	602
Less than 50% low wage	649	.	.	.	.	.	928	557

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.2(2005) Standard error for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2005**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	10.73	32.35	19.74	41.92	23.85	11.97	20.31	9.85
Industry group **								
Agric., fish., forest.	114.18	.	.	.	.	.	191.54	94.80
Mining and manufacturing	11.69	.	.	.	.	.	53.58	18.43
Construction	48.63	.	.	.	.	.	51.74	60.33
Utilities and transp.	40.51	.	.	.	.	.	88.24	40.35
Wholesale trade	40.76	.	.	.	.	.	61.48	33.33
Fin. svcs. and real estate	14.56	.	.	.	.	.	39.59	20.53
Retail trade	24.48	.	.	.	.	.	57.45	22.46
Professional services	17.38	.	.	.	.	.	31.51	22.03
Other services	29.74	.	.	.	.	.	44.96	37.90
Ownership								
For profit, incorporated	10.20	.	.	.	.	.	22.16	12.30
For profit, unincorporated	47.46	.	.	.	.	.	68.60	59.29
Nonprofit	31.42	.	.	.	.	.	48.75	36.55
Age of firm								
Less than 5 years	38.77	.	.	.	.	.	41.02	56.40
5-9 years	38.95	.	.	.	.	.	68.85	57.57
10-19 years	41.07	.	.	.	.	.	50.05	68.57
20 or more years	15.49	.	.	.	.	.	21.03	18.22
Unknown	12.10	.	.	.	.	.	137.51 *	12.09
Multi/single status								
2 or more locations	9.73	.	.	.	.	.	74.79	8.80
1 location only	18.67	.	.	.	.	.	18.67	37.67
Percent full-time employees								
Less than 25%	58.67	.	.	.	.	.	109.99	102.97
25-49 %	25.60	.	.	.	.	.	64.19	32.84
50-74 %	31.77	.	.	.	.	.	58.94	41.70
75% or more	11.66	.	.	.	.	.	20.48	9.52
Union presence								
No union employees	16.99	.	.	.	.	.	21.53	18.22
Has union employees	19.59	.	.	.	.	.	113.40	25.37
Unknown	32.40	.	.	.	.	.	234.37	23.37
Percent low wage employees **								
50% or more low wage	36.36	.	.	.	.	.	44.57	39.57
Less than 50% low wage	11.39	.	.	.	.	.	21.31	8.58

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.